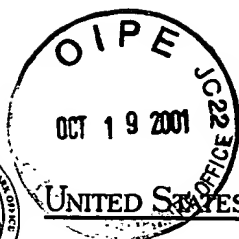


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## UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS  
UNITED STATES PATENT AND TRADEMARK OFFICE  
WASHINGTON, D.C. 20231  
www.uspto.gov

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/901,227	07/09/2001	Vipul Bansal	JP920010123US1

CONFIRMATION NO. 6227

## FORMALITIES LETTER



\*OC000000006463767\*

IBM CORPORATION  
INTELLECTUAL PROPERTY LAW DEPT.  
P.O. BOX 218  
YORKTOWN HEIGHTS, NY 10598

Date Mailed: 08/23/2001

## NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

*Filing Date Granted*

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is missing.  
*A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.*
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 130.

*A copy of this notice **MUST** be returned with the reply.*

*Chantay Young*  
Customer Service Center  
Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

10/23/2001 EABUBAK1 00000025 090468 09901227

01 FC:195 130.00 CH



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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: Vipul Bansal, et al.  
Serial No.: 09/901,227  
Filed: July 9, 2001  
Confirmation No. 6227

Docket No. JP920010123US1  
Group Art Unit: 2161  
Dated: October 17, 2001

For: **ONLINE E-COMMERCE TRANSACTIONS INCORPORATING EFFECTS  
OF UNCERTAINTY AND RISK FACTORS**

Commissioner for Patents  
Washington, D.C. 20231

Attn: APPLICATION DIVISION, SPECIAL HANDLING UNIT


**RESPONSE TO NOTICE TO FILE MISSING PARTS  
OF NONPROVISIONAL APPLICATION**

Sir:

Submitted herewith is a Declaration, properly signed by the Applicants referencing application Serial No. 09/901,227 as originally filed on July 9, 2001. Accordingly, the above-identified application is now complete.

Please charge Deposit Account No. 09-0468 in the amount of \$130.00 for the surcharge for filing the Declaration on a date later than the filing date of the application.

Respectfully submitted,

By   
Stephen C. Kaufman (Reg. 29,551)  
Attorney for Applicants  
914-945-3197

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Sector

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of: Vipul Bansal, et al.

Confirmation No. 6227

Serial No.: 09/901,227

Examiner:

Filed: July 9, 2001

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For: ONLINE E-COMMERCE TRANSACTIONS INCORPORATING EFFECTS OF  
UNCERTAINTY AND RISK FACTORS

Commissioner for Patents  
Washington, D. C. 20231

**CERTIFICATE OF MAILING UNDER 37 CFR 1.8(a)**

I hereby certify that the attached correspondence comprising:

1. Acknowledgement Postcard
2. Notice to File Missing Parts of Nonprovisional Application
3. Response to Notice to File Missing Parts
4. Executed Declaration and Power of Attorney
5. Assignment to IBM with Recordation Form
6. Information Disclosure Statement
7. PTO-1449 with References
8. Submission of (5) Formal Drawings

is being deposited with the United States Postal Service as first class mail in an envelope addressed to:

*Assistant Commissioner for Patents  
Washington, D.C. 20231*

on October 17, 2001.

Kathy Cognatello

(Type or print name of person mailing paper)

Kathy Cognatello

(Signature of person mailing paper)

Docket No.: JP920010123US1